

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21703

Subject	Zip Code Tabulation Area : 21703			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	24,831	+/- 739	100.0%	(X)
In labor force	19,496	+/- 704	78.5%	+/- 1.6
Civilian labor force	19,417	+/- 702	78.2%	+/- 1.6
Employed	18,108	+/- 754	72.9%	+/- 2.1
Unemployed	1,309	+/- 281	5.3%	+/- 1.1
Armed Forces	79	+/- 56	0.3%	+/- 0.2
Not in labor force	5,335	+/- 434	21.5%	+/- 1.6
Civilian labor force	19,417	+/- 702	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	6.7%	+/- 1.5
Females 16 years and over				
Population 16 years and over	12,844	+/- 495	(X)	+/- (X)
In labor force	9,136	+/- 497	71.1%	+/- 2.7
Civilian labor force	9,128	+/- 498	71.1%	+/- 2.7
Employed	8,503	+/- 553	66.2%	+/- 3.2
Own children under 6 years	3,173	+/- 390	(X)	+/- (X)
All parents in family in labor force	2,031	+/- 339	64%	+/- 7.5
Own children 6 to 17 years	5,973	+/- 532	(X)	+/- (X)
All parents in family in labor force	4,352	+/- 586	72.9%	+/- 6.5
COMMUTING TO WORK				
Workers 16 years and over	17,722	+/- 753	100.0%	(X)
Car, truck, or van -- drove alone	13,238	+/- 714	74.7%	+/- 2.9
Car, truck, or van -- carpooled	2,623	+/- 448	14.8%	+/- 2.3
Public transportation (excluding taxicab)	765	+/- 247	4.3%	+/- 1.4
Walked	116	+/- 73	0.7%	+/- 0.4
Other means	141	+/- 86	0.8%	+/- 0.5
Worked at home	839	+/- 226	4.7%	+/- 1.3
Mean travel time to work (minutes)	35.2	+/- 1.8	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	18,108	+/- 754	100.0%	(X)
Management, business, science, and arts occupations	8,235	+/- 613	45.5%	+/- 3.2
Service occupations	3,365	+/- 476	18.6%	+/- 2.4
Sales and office occupations	4,183	+/- 470	23.1%	+/- 2.3
Natural resources, construction, and maintenance occupations	1,358	+/- 282	7.5%	+/- 1.5
Production, transportation, and material moving occupations	967	+/- 222	5.3%	+/- 1.3
INDUSTRY				
Civilian employed population 16 years and over	18,108	+/- 754	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	18	+/- 18	0.1%	+/- 0.1
Construction	1,234	+/- 338	6.8%	+/- 1.8
Manufacturing	1,075	+/- 257	5.9%	+/- 1.5
Wholesale trade	336	+/- 112	1.9%	+/- 0.6
Retail trade	1,406	+/- 296	7.8%	+/- 1.6
Transportation and warehousing, and utilities	497	+/- 197	2.7%	+/- 1.1
Information	675	+/- 235	3.7%	+/- 1.3
Finance and insurance, and real estate and rental and leasing	1,698	+/- 413	9.4%	+/- 2.3
Professional, scientific, and management, and administrative and waste	3,568	+/- 586	19.7%	+/- 3
Educational services, and health care and social assistance	3,320	+/- 423	18.3%	+/- 2.3
Arts, entertainment, and recreation, and accommodation and food services	1,831	+/- 355	10.1%	+/- 2
Other services, except public administration	977	+/- 255	5.4%	+/- 1.4
Public administration	1,473	+/- 277	8.1%	+/- 1.4

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CLASS OF WORKER				
Civilian employed population 16 years and over	18,108	+/- 754	100.0%	(X)
Private wage and salary workers	13,937	+/- 697	77%	+/- 2.5
Government workers	3,450	+/- 448	19.1%	+/- 2.2
Self-employed in own not incorporated business workers	710	+/- 198	3.9%	+/- 1.1
Unpaid family workers	11	+/- 18	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	12,095	+/- 354	100.0%	(X)
Less than \$10,000	383	+/- 119	3.2%	+/- 1
\$10,000 to \$14,999	438	+/- 142	3.6%	+/- 1.2
\$15,000 to \$24,999	438	+/- 161	3.6%	+/- 1.3
\$25,000 to \$34,999	991	+/- 249	8.2%	+/- 2
\$35,000 to \$49,999	1,164	+/- 324	9.6%	+/- 2.6
\$50,000 to \$74,999	2,473	+/- 355	20.4%	+/- 2.9
\$75,000 to \$99,999	1,841	+/- 315	15.2%	+/- 2.6
\$100,000 to \$149,999	2,380	+/- 343	19.7%	+/- 2.8
\$150,000 to \$199,999	1,335	+/- 271	11%	+/- 2.2
\$200,000 or more	652	+/- 159	5.4%	+/- 1.3
Median household income (dollars)	\$76,531	+/- 3483	(X)	(X)
Mean household income (dollars)	\$91,798	+/- 4439	(X)	(X)
With earnings	10,753	+/- 355	88.9%	+/- 2
Mean earnings (dollars)	\$91,462	+/- 4493	(X)	(X)
With Social Security	1,980	+/- 239	16.4%	+/- 1.9
Mean Social Security income (dollars)	\$17,311	+/- 1482	(X)	(X)
With retirement income	1,710	+/- 249	14.1%	+/- 2
Mean retirement income (dollars)	\$28,696	+/- 4511	(X)	(X)
With Supplemental Security Income	187	+/- 87	1.5%	+/- 0.7
Mean Supplemental Security Income (dollars)	\$9,301	+/- 1991	(X)	(X)
With cash public assistance income	232	+/- 116	1.9%	+/- 0.9
Mean cash public assistance income (dollars)	\$3,577	+/- 2680	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	961	+/- 236	7.9%	+/- 1.9
Families	8,569	+/- 380	100.0%	(X)
Less than \$10,000	218	+/- 117	2.5%	+/- 1.4
\$10,000 to \$14,999	213	+/- 125	2.5%	+/- 1.4
\$15,000 to \$24,999	245	+/- 143	2.9%	+/- 1.7
\$25,000 to \$34,999	706	+/- 174	8.2%	+/- 2
\$35,000 to \$49,999	759	+/- 284	8.9%	+/- 3.2
\$50,000 to \$74,999	1,489	+/- 246	17.4%	+/- 2.8
\$75,000 to \$99,999	1,367	+/- 267	16%	+/- 3
\$100,000 to \$149,999	2,004	+/- 328	23.4%	+/- 3.6
\$150,000 to \$199,999	999	+/- 194	11.7%	+/- 2.3
\$200,000 or more	569	+/- 147	6.6%	+/- 1.8
Median family income (dollars)	\$87,262	+/- 4754	(X)	(X)
Mean family income (dollars)	\$99,566	+/- 6165	(X)	(X)
Per capita income (dollars)	\$33,669	+/- 1517	(X)	(X)
Nonfamily households	3,526	+/- 417	(X)	(X)
Median nonfamily income (dollars)	\$57,163	+/- 6167	(X)	(X)
Mean nonfamily income (dollars)	\$67,889	+/- 7074	(X)	(X)
Median earnings for workers (dollars)	\$41,831	+/- 2379	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$65,149	+/- 6358	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$47,118	+/- 3257	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	33,089	+/- 974	33,089	(X)
With health insurance coverage	29,630	+/- 1032	89.5%	+/- 1.5
With private health insurance	25,279	+/- 1162	76.4%	+/- 2.7
With public coverage	6,508	+/- 915	19.7%	+/- 2.7
No health insurance coverage	3,459	+/- 518	10.5%	+/- 1.5
Civilian noninstitutionalized population under 18 years	9,323	+/- 615	9,323	(X)
No health insurance coverage	215	+/- 150	2.3%	+/- 1.6
Civilian noninstitutionalized population 18 to 64 years	21,465	+/- 715	21,465	(X)
In labor force:	18,455	+/- 694	18,455	(X)
Employed:	17,155	+/- 741	17,155	(X)
With health insurance coverage	14,822	+/- 772	86.4%	+/- 2.7
With private health insurance	14,134	+/- 792	82.4%	+/- 3.2
With public coverage	858	+/- 242	5%	+/- 1.4
No health insurance coverage	2,333	+/- 485	13.6%	+/- 2.7
Unemployed:	1,300	+/- 282	1300%	+/- (X)
With health insurance coverage	916	+/- 257	70.5%	+/- 11.1
With private health insurance	723	+/- 235	55.6%	+/- 11.9
With public coverage	193	+/- 93	14.8%	+/- 6.7
No health insurance coverage	384	+/- 156	29.5%	+/- 11.1
Not in labor force:	3,010	+/- 398	3,010	(X)
With health insurance coverage	2,514	+/- 370	83.5%	+/- 5.2
With private health insurance	2,100	+/- 332	69.8%	+/- 6.2
With public coverage	653	+/- 204	21.7%	+/- 5.9
No health insurance coverage	496	+/- 168	16.5%	+/- 5.2
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	7.3%	+/- 2.4
With related children under 18 years	(X)	+/- (X)	11.6%	+/- 3.8
With related children under 5 years only	(X)	+/- (X)	12.8%	+/- 8.4
Married couple families	(X)	+/- (X)	1.4%	+/- 1.1
With related children under 18 years	(X)	+/- (X)	1.6%	+/- 1.6
With related children under 5 years only	(X)	+/- (X)	5.8%	+/- 6.7
Families with female householder, no husband present	(X)	+/- (X)	25.9%	+/- 8.7
With related children under 18 years	(X)	+/- (X)	40.7%	+/- 11.5
With related children under 5 years only	(X)	+/- (X)	34.7%	+/- 36.2
All people	(X)	+/- (X)	9.1%	+/- 2.5
Under 18 years	(X)	+/- (X)	16.8%	+/- 6.1
Related children under 18 years	(X)	+/- (X)	16.7%	+/- 6.2
Related children under 5 years	(X)	+/- (X)	23.1%	+/- 9.7
Related children 5 to 17 years	(X)	+/- (X)	14.1%	+/- 6.7
18 years and over	(X)	+/- (X)	6%	+/- 1.5
18 to 64 years	(X)	+/- (X)	6.3%	+/- 1.7
65 years and over	(X)	+/- (X)	3.3%	+/- 2.3
People in families	(X)	+/- (X)	8.6%	+/- 3
Unrelated individuals 15 years and over	(X)	+/- (X)	11.7%	+/- 3.8

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.